

**Claims**

1. A method for providing on-line financial account data to users, comprising:  
receiving an on-line request from a user for account data;  
retrieving data on-line from multiple sources to obtain the account data;  
conditioning the account data for transmission to the user; and  
sending the account data on-line to the user.
2. The method of claim 1 wherein:  
the retrieving step includes retrieving the data from the multiple sources in disparate formats; and  
the conditioning step includes converting the data from the disparate formats into a single format.
3. The method of claim 1, further including formatting the account data into a report.
4. The method of claim 1, further including:  
receiving from the user a query associated with the request;  
processing the retrieved data to extract the account data satisfying parameters of the query; and  
sending the extracted account data on-line to the user.
5. The method of claim 4, further including formatting the extracted data into a report.
6. A method for a user to obtain on-line financial account data, comprising:  
submitting an on-line request by the user for account data;  
having data retrieved on-line from multiple sources to obtain the account data;  
having the account data conditioned for transmission to the user; and  
receiving the requested account data on-line.
7. The method of claim 6 wherein:  
the retrieving step includes having the data retrieved from the multiple sources in disparate formats; and

the conditioning step includes having the data converted from the disparate formats into a single format.

8. The method of claim 6, further including receiving the account data formatted into a report.

9. The method of claim 6, further including:  
submitting from the user a query associated with the request;  
having the retrieved data processed to extract the account data satisfying parameters of the query; and  
receiving the extracted account data on-line.

10. The method of claim 9, further including receiving the extracted data formatted into a report.

11. A system for providing on-line financial account data to users, comprising:  
a module for receiving an on-line request from a user for account data;  
a module for retrieving data on-line from multiple sources to obtain the account data;  
a module for conditioning the account data for transmission to the user; and  
a module for sending the account data on-line to the user.

12. A system for a user to obtain on-line financial account data, comprising:  
a module for submitting an on-line request by the user for account data;  
a module for having data retrieved on-line from multiple sources to obtain the account data;  
a module for having the account data conditioned for transmission to the user; and  
a module for receiving the requested account data on-line.